

February 3, 1976

SENATOR DWORAK: Is coverage now mandated for dependents from 19 to age 23?

SENATOR KEYES: I couldn't answer that but I believe that it is. Now you can get insurance up to the age of 23. From 23 on...

SENATOR DWORAK: Are you telling me, Senator Keyes, you can't get insurance for handicapped youngsters over age 23?

SENATOR KEYES: In a group policy, you cannot. They do not include them.

SENATOR DWORAK: I disagree because I know specifically companies provide coverage to handicapped youngsters at any age now.

SENATOR KEYES: Blue Cross-Blue Shield, I know, does.

SENATOR DWORAK: But the law does not specifically refer to Blue Cross-Blue Shield.

SENATOR KEYES: Right. We have other insurance companies operating in Nebraska.

SENATOR DWORAK: And is it not so that other insurance companies may cut dependents off at age 19 so we do have a gap now between 19 and 23?

SENATOR KEYES: I don't know, between 19 and 23. I know over 23. Senator, I didn't go into the details of the 19 to 23 age bracket.

SENATOR DWORAK: Well, is it logical, then, to mandate this from 23 over and leave a gap from 19 to 23?

SENATOR KEYES: You are the first one that has brought it up to me that there was a gap between 19 and 23. I didn't know there was a gap. If there was a gap, I certainly wouldn't object to an amendment putting them under this.

SENATOR DWORAK: What is the premium charge for this?

SENATOR KEYES: I couldn't tell you.

SENATOR DWORAK: Who is going to pay the premium on this?

SENATOR KEYES: The man who asks for the coverage.

SENATOR DWORAK: On a group case, is this not spread over all members within the group?

SENATOR KEYES: I would presume that it would be.

SENATOR DWORAK: And then are not all members going to pay this premium?

SENATOR KEYES: They are going to pick up the additional